

Insurance Product Information Document
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Insurance Program:
**Canadian Psychological Association (CPA) &
 Council of Professional Associations of Psychology (CPAP)**

The insurer is Lloyd's, #2000737758.

The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording(s). A copy of each is available on request.

What is this type of insurance?

This is a summary of the exclusions of the business professional liability.

Separate Summary sheets are also available, providing details for cyber and privacy liability, employment practices liability, business commercial general liability, contents/crime/business interruption and business package insurance (contents and leasehold improvements, crime, business interruption and business commercial general liability insurance).

Section One – Legal Entity Professional Liability	Exclusions
Professional Liability	
Intentional Acts	Claims arising out of injury, expected or intended from the standpoint of the Insured Dishonesty, fraudulent or criminal act by an insured or willful violation
Abuse	Actual or threatened abuse unless insured is found not guilty
Claims resulting from Property	Damages caused to property in the care, custody or control of the Insured or property over which the Insured is for any purpose exercising control.
Publication of materials	a) The oral or written publication of material, declaration or interview by the media that slanders or libels a person or organization or disparages a person's or organization's goods, products or services. b) The oral or written publication of material that violates a person's right of privacy.
Vehicles	Damages arising from the use of automobile, or other motorized vehicles
Contractual Liability	Liability assumed under contract
Existing Claims	Claims made against the insured prior to the commencement of the policy period
Toxins	Fungus, Spores, vapor gas, material product building components
Nuclear Risks	
Pollution	Seepage, discharge, escape of pollutants and related testing, clean up or detoxification
Asbestos	
War, invasion, foreign enemy or terrorism	